

In re:
Cory Knecht
Bernadette Knecht
Debtors

Case No. 16-17242-pmm
Chapter 13

District/off: 0313-4
Date Rcvd: Feb 04, 2022

User: admin
Form ID: 3180W

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Total Noticed: 19

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 06, 2022:

Recip ID	Recipient Name and Address
db/jdb	Cory Knecht, Bernadette Knecht, 1068 West Wilkes Barre Street, Easton, PA 18042-6380
smg	+ Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603
smg	City Treasurer, Eighth and Washington Streets, Reading, PA 19601
smg	+ Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
smg	+ Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
smg	+ Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
13811387	First Commonwealth FCU, PO Box 20450, Lehigh Valley PA 18002-0450
13871791	+ Orthopedic Associates of Lehigh Valley, c/o GEM Recovery Systems, 99 KinderKamack Road, Westwood, NJ 07675-3012
13815107	++ PERI GARITE, ATTN CARD WORKS, 101 CROSSWAYS PARK DR W, WOODBURY NY 11797-2020 address filed with court:, First National Bank of Omaha, 1620 Dodge Street, Stop code 3105, Omaha, NE 68197

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Feb 05 2022 04:38:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 04 2022 23:39:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Feb 04 2022 23:39:00	U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13846821	Email/PDF: bncnotices@becket-lee.com	Feb 04 2022 23:47:00	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
13885133	Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 04 2022 23:47:00	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
13881397	+ EDI: MID8.COM	Feb 05 2022 04:38:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
13863722	EDI: PRA.COM	Feb 05 2022 04:38:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
13918806	+ EDI: JEFFERSONCAP.COM	Feb 05 2022 04:38:00	Premier Bankcard, Llc, c/o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-7999
13811124	EDI: Q3G.COM	Feb 05 2022 04:38:00	Quantum3 Group LLC as agent for, Sterling Jewelers Inc, PO Box 788, Kirkland, WA 98083-0788

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13894309	+ Email/Text: bncmail@w-legal.com	Feb 04 2022 23:39:00	TD BANK USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14618424	+ Email/Text: bknotices@snsccom	Feb 04 2022 23:39:00	U.S. Bank Trust National Association, as, Trustee of Igloo Series III Trust, c/o SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501-0305

TOTAL: 11

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
13930626	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court; Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
14076815	##	Barton Knochenmus, Esq., 105 E Poplar St, Nanticoke PA 18634-1119

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 06, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 3, 2022 at the address(es) listed below:

Name	Email Address
BARTON KNOCHENMUS, ESQ.	on behalf of Joint Debtor Bernadette Knecht pennlawyer@hotmail.com
BARTON KNOCHENMUS, ESQ.	on behalf of Debtor Cory Knecht pennlawyer@hotmail.com
DAVID W. TIDD	on behalf of Debtor Cory Knecht bankruptcy@daviddtiddlaw.com lesliebrown.paralegal@gmail.com
DAVID W. TIDD	on behalf of Joint Debtor Bernadette Knecht bankruptcy@daviddtiddlaw.com lesliebrown.paralegal@gmail.com
DAVID W. TIDD	on behalf of David W Tidd bankruptcy@daviddtiddlaw.com lesliebrown.paralegal@gmail.com
DENISE ELIZABETH CARLON	on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmllawgroup.com
LISA MARIE CIOTTI	on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglech13.com ecf_frpa@trustee13.com
LORRAINE GAZZARA DOYLE	on behalf of Creditor BSI Financial Services as servicer for U.S. Bank Trust National Association as Trustee of the Igloo Series III Trust ldoyle@milsteadlaw.com, bankruptcy@friedmanvartolo.com
SCOTT F. WATERMAN (Chapter 13)	ECFMail@ReadingCh13.com

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United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 10

Information to identify the case:

Debtor 1	Cory Knecht	Social Security number or ITIN xxx-xx-5142
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Bernadette Knecht	Social Security number or ITIN xxx-xx-3143
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court Eastern District of Pennsylvania		
Case number: 16-17242-pmm		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Cory Knecht
aka Cory J Knecht, aka Cory James Knecht

2/3/22

Bernadette Knecht
aka Bernadette L Knecht, aka Bernadette Louise Knecht

By the court: Patricia M. Mayer
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.